Certificate Number: 06531-PAM-DE-031543956

Bankruptcy Case Number: 13-05093



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 29, 2018</u>, at <u>3:03</u> o'clock <u>PM CDT</u>, <u>Tammy L Wilkinson</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 29, 2018 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: <u>Credit Counselor</u>